

Fill in this information to identify the case:

Debtor 1 Janet Hughes-Farquharson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Maryland

Case number 17-13216

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association
as Trustee of Bungalow Series III Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account: 3 1 3 1

Date of payment change:
Must be at least 21 days after date
of this notice 11/01/2019

New total payment: \$ 1,858.89
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 501.09

New escrow payment: \$ 535.53

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Janet Hughes-Farquharson

First Name

Middle Name

Last Name

Case number (if known) 17-13216**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 09/30/2019

Print:

D. Anthony Sottile

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 19, 2019

JANET HUGHES-FARQUHARSON
6374 WINDHARP WAY
COLUMBIA MD 21045

Loan:

Property Address:
6374 WINDHARP WAY
COLUMBIA, MD 21045

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2019 to Oct 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Nov 01, 2019:
Principal & Interest Pmt:	1,323.36	1,323.36 **
Escrow Payment:	501.09	535.53
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,824.45	\$1,858.89

Escrow Balance Calculation	
Due Date:	Oct 01, 2019
Escrow Balance:	2,288.87
Anticipated Pmts to Escrow:	501.09
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,789.96

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jun 2019		5,610.34			* Escrow Only Payment	0.00	5,610.34
Jun 2019						0.00	5,610.34
Jun 2019				1,256.60	* Escrow Disbursement	0.00	4,353.74
Jul 2019		501.09			*	0.00	4,854.83
Jul 2019				1,041.76	* Special Assessment	0.00	3,813.07
Jul 2019				2,526.38	* County Tax	0.00	1,286.69
Aug 2019		501.09			*	0.00	1,787.78
Sep 2019		501.09			*	0.00	2,288.87
					Anticipated Transactions	0.00	2,288.87
Oct 2019		501.09					2,789.96
	\$0.00	\$7,614.70	\$0.00	\$4,824.74			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

SN Servicing Corporation
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 19, 2019

JANET HUGHES-FARQUHARSON

Loan: 

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,789.96	2,677.66
Nov 2019	535.53			3,325.49	3,213.19
Dec 2019	535.53	2,115.23	County Tax	1,745.79	1,633.49
Jan 2020	535.53	743.00	Homeowners Policy	1,538.32	1,426.02
Feb 2020	535.53			2,073.85	1,961.55
Mar 2020	535.53			2,609.38	2,497.08
Apr 2020	535.53			3,144.91	3,032.61
May 2020	535.53			3,680.44	3,568.14
Jun 2020	535.53			4,215.97	4,103.67
Jul 2020	535.53	1,041.76	Special Assessment	3,709.74	3,597.44
Jul 2020		2,526.38	County Tax	1,183.36	1,071.06
Aug 2020	535.53			1,718.89	1,606.59
Sep 2020	535.53			2,254.42	2,142.12
Oct 2020	535.53			2,789.95	2,677.65
	<u>\$6,426.36</u>	<u>\$6,426.37</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,071.06. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,071.06 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,789.96. Your starting balance (escrow balance required) according to this analysis should be 2,677.66. This means you have a surplus of 112.30. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 6,426.37. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	535.53
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$535.53</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
BALTIMORE DIVISION**

In Re:	Case No. 17-13216
Janet Hughes-Farquharson	Chapter 13
Debtor.	Judge Nancy V. Alquist

CERTIFICATE OF SERVICE

I certify that on September 30, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Joy P. Robinson, Debtor's Counsel
joy@joyrobinsonlaw.com

Rebecca A. Herr, Chapter 13 Trustee
ecf@ch13md.com

Office of the United States Trustee
(registeredaddress)@usdoj.gov

I further certify that on September 30, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Janet Hughes-Farquharson, Debtor
6374 Windharp Way
Columbia, MD 21045-4548

Dated: September 30, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com